too high. Seventy-five percent American workers now pay more in the payroll taxes than they do the income taxes. We can cut benefits, or, instead of using all the extra money coming in now from Social Security taxes for other government spending, get a real rate of return on payroll taxes we already collect.

It is obvious, to me at least, that the last option is best, but it cannot work unless we give money time to grow with interest. If we wait another decade to act, there will be no choice but to take drastic action.

I have introduced my own reform proposals in each of my last five terms in Congress. They have been based on slowing down the increase in benefits for high-income retirees and having a real rate of return on some of that extra money coming in. I am working on the final aspects of this year's bill, which I plan to introduce in the next 2 weeks, and as I finalize provisions to make the system more fair for women in this bill.

One thing I have learned over the last decade is that time is running out for reasonable solutions. As I have introduced each new bill in each new session of Congress, the way to solve the problem has been more drastic as we have been giving up the extra funds coming into Social Security that are dwindling, that are running out. It is this situation that gives me such a sense of urgency to act so we can avoid burdening our children and grand-children with more debt, more taxes, and a failing Social Security system.

Many people are concerned that a Social Security system with workerowned accounts is unsafe because people might invest poorly or lose their savings. I have studied the problem as chairman of the bipartisan Social Security Task Force and think that investments can be limited and protected as they have been in other countries such as Britain, Australia, New Zealand, Chile. My bill requires the government to start paying back what has been borrowed from the trust fund, and that current payroll taxes go someplace safe, earn interest and end up keeping Social Security solvent.

In conclusion, Mr. Špeaker, government officials here in Washington need to act on Social Security, but they are too often focused on the next election to deal with problems that are still a decade away. The truth is that Social Security is headed for a cliff, and if we begin to turn and slow down now, we can avoid it smoothly. If not, a panicky swerve and screeching brake is coming. Let us avoid that. Let us stand up to our responsibility and deal with Social Security.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

(Mr. JONES of North Carolina addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

AFRICA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 7, 2003, the gentleman from New Jersey (Mr. PAYNE) is recognized for 60 minutes as the designee of the minority leader.

Mr. PAYNE. Mr. Speaker, we are members of the Congressional Black Caucus here tonight, and we stand here tonight to speak on the state of Africa as the first day of President Bush's trip concludes. The President's trip shows a level of commitment that surprised many of us when we read in the newspaper that he was intending to visit Africa, but African journalists recently said Africa appreciates the words, but is awaiting the deeds.

Many people have written Africa off as a place that has too many grave problems, and that it is irrelevant to the United States' interest. Indeed, there are still a lot of people whose views of Africa are certainly limited by disasters and civil wars. However, engagement with Africa is a vital U.S. interest. From the war on terrorism to the supply of critical resources, from the campaign against threatening diseases to the opportunities for economic trade and investment, Africa is a global player. We ignore the continent at our own peril.

If we had paid a little more attention to Africa and Sudan, where Osama bin Laden lived from 1993 to 1997, recruiting and planning the al Qaeda movements that terrorized our U.S. Embassies in Kenya and Tanzania and then went on to organize the Taliban and to have havoc wreaked through Afghanistan, if we had paid attention to Africa. if we had looked at some of the requests for us to intervene in some way by assisting John Garang and the Sudanese Liberation Movement with trucks and telephone equipment and other things they were appealing to, perhaps Osama bin Laden would have been put out of existence, because the liberation movement from .John Garang and his organization could have defeated the Khartum government which gave haven to Hamas and to al Qaeda and many of the other terrorists. By our ignoring Sudan, where 2 million persons have died and 4 million have been displaced, where food has been used as a weapon, if we had decided that that was an important country for us, then we perhaps could have avoided many of the things that we see today as our soldiers are in harm's way in Iraq and we continue to move through Afghanistan and Africa towns.

I will talk briefly between our speakers, but I do want to quickly bring focus to our main concern, my main concern tonight, and that is the situation in Liberia. On July 2, I wrote a letter to our Secretary of State and a week before that had the opportunity to be in his presence and asked the Secretary of State if attention could be given by the Bush administration to the country of Liberia. First of all, the Liberians have been asking us to come

in and assist. People are in the streets with American flags and signs asking President Bush and Secretary of State Colin Powell to come to their aid, and people are saying, why should we be concerned about Liberia? There are 50 sub-Saharan African countries on the continent. Why should we be concerned?

I think many of our citizens in this country and it appears many of our lawmakers in the House and in the Senate have no knowledge at all of where Liberia's beginning came from. It was in 1822 that President Monroe, the Monroe document, President Monroe said that we should have a return to Africa movement and free black men. Many people have the opinion that these were simply illiterate slaves, ex-slaves that went to Liberia, but these were free men, some slaves, but free men, lawyers and businessmen, who went to Liberia to start that country in 1822. And in 1847, Liberia became a republic, started by African Americans who returned to Africa, to Libe-

ria, to start this republic.

Their Constitution was based after the United States Constitution. Their laws were based on laws of the United States of America. There were very strong ties between the United States and Liberia. In World War II. the West African country allowed American troops to be positioned on their soil. Again during the Cold War Liberia was an important ally when it served as a leading U.S. base for intelligence activity against Moammar Ghadafi of Libya and other threats to the United States. Even Samuel Doe, even though he came to power in a bloody coup, the United States in the midst of the Cold War supported the government because Liberia served such a great interest to the United States during World War II when the Pacific region was cut off for rubber supplies. Liberia with Goodyear Rubber Company that had been established in Liberia for decades, for perhaps close to a century, Liberia was there to help the U.S. war effort.

So when people say why should we go there, there are many problems around. We should go there, and the reason that the British have asked us to intervene, the reason that President Kofi Annan of the United Nations have said the United States should lead a peacekeeping force, these are because Liberians, the world, look at the United States as the power that could come in and change the situation.

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So I wanted to give that brief background of the country of Liberia and to say that is why this particular country is different, if we want to remove ourselves from other countries in Africa.

As I conclude my portion and will yield to the chairman of the Congressional Black Caucus, I would like to say that in Sierra Leone currently the British went in. They went in and they prevented the RUF, the terrible group that terrorized people in Sierra Leone,